Interview: ☐ Face to face ☐ Phone ☐ Voice call

Location:

Date & Time:

your loan assist

CLIENT NEEDS ANALYSIS

Please complete the below fields to enable us to assist you with your credit enquiry.

YOUR NEEDS & OBJECTIVES – Why do you need a loan?

Looking to refinance for doing some home improvements, money towards a family holiday and to look at consolidate some debts to concentrate on the 1 repayment along with the mortgage and equity loan.

Ideally topping up current loan with Bankwest $50 to $80k,

Debt consolidate - $43k, Matt car loan $22k, $9500 CC, Zip money for Window - $8500. Jo - $9500 CC, $3k owe mum
Renovations - $25k
Holiday - $15k

Note on Jos employment - Finished at Mondelez last November after 18 months due to a restructure in the company, this followed a few short term roles as Mondelez was restarting in September as Jo was invited to return with no probation in place and an increase in Salary.

Note on our house and the potential valuation, currently listed as a 3 br, 2.5 bathrooms, however an extra room was added downstairs which is a studio and bathroom, which has its own separate entrance. So, currently is either a 4 bedroom 3.5 bathroom or an added living/bathroom space with own access separate to the house. We have also updated the ensuite, added an indoor and outdoor fireplace. i believe with the extras it should be min $750k.

Loan Amount sought: $		
Have you purchased a property / signed a Contract of Sale:	☐ Yes	☑ No
Are you a First Home Buyer	☐ Yes	☑ No

PERSONAL DETAILS

	Applicant 1	**Applicant 2**
Title	Mr	Mrs
Surname	Skow	Skow
Given Name/s	Matthew David	Joanne Beverley
Preferred Name		
Previous Name		Hurst
Date of Birth (DOB)/ Gender	04041970 / Male	15041971 / Female
Marital Status	☐ Single ☑ Married ☐ De facto	☐ Single ☑ Married ☐ De facto
Dependents	# of 0	# of 0
Dependents DOB		

ADDRESS DETAILS

CURRENT	**Applicant 1**	**Applicant 2**
Street	7 Damon Ct	7 Damon Ct
Suburb	Millgrove	Millgrove
State / Postcode	Vic/3799	Vic/3799
Date moved in	08112024	08112024
	☑ Owns ☐ Rents ☐ Other	☑ Owns ☐ Rents ☐ Other
PREVIOUS		
Street	1 Cassandra Ct	1 Cassandra Ct
Suburb	Ringwood	Ringwood
State / Postcode	Vic/3134	Vic/3134
Date moved in/out	01062023 In 07112024 Out	01062023 In 07112024 Out
MAILING (if different)		
Street		
Suburb		
State / Postcode		

CONTACT DETAILS

	Preferred		
Mobile Phone	☐	0404465007	0425350755
Home Phone	☐		
Work Phone	☐		
Email Address	☑	mattyskow@gmail.com	joskow15@gmail.com

ADDITIONAL INFORMATION

Mother's Maiden Name	Featherstone	Durrant
ID document # ***(DL/Passport)***	RB1038639	RB1579210
Foreign Tax Status / TNN		
Town / Country of Birth	Bulli/Australia	Balmain/Australia
Estimated Retirement Age	67	67-70

RELATIVE NOT LIVING WITH YOU — Mother

Name	Marilyn Hurst
Phone	0418456974
Email	marilynhurst54@gmail.com
Address	12 Arundel Street croydon Vic 3136

EMPLOYMENT DETAILS (Current)

	Applicant 1	**Applicant 2**
Employment type	☑ PAYG (wage) ☐ Unemployed ☐ Self Employ ☐ Retired	☑ PAYG (wage) ☐ Unemployed ☐ Self Employ ☐ Retired
Employment basis	☐ Casual ☐ Part Time ☐ Full Time ☐ Contractor	☐ Casual ☐ Part Time ☐ Full Time ☐ Contractor
Date Started	15042024	17082026
Occupation	Technician	Order Specialist
Income Amount (Gross / Net)	93600 Annual $1400 - Net weekly	$6696 - Gross Monthly $5340 - Net Monthly
Pay frequency	☑ WK ☐ F/N ☐ M ☐ P/A	☐ WK ☐ F/N ☑ M ☐ P/A
EMPLOYER	Rectified Pty Ltd	Mondelez International
Street Address	8010 Baremar street	323 Canterbury road
Suburb	croydon	ringwood
State / Postcode	vic/3136	Vic/3134
Contact Name	Tash Staunton	Melanie Tummons
Contact Phone number (to verify income)	0466 883 715	0408505429
On Probation	☐ Yes – time left ☑ No	☐ Yes – time left ☑ No

EMPLOYMENT DETAILS (Previous – if less than 3 years in current position)

	Applicant 1	**Applicant 2**
Employment type	☐ PAYG (wage) ☐ Unemployed ☐ Self Employ ☐ Retired	☐ PAYG (wage) ☐ Unemployed ☐ Self Employ ☐ Retired
Employment basis	☐ Casual ☐ Part Time ☐ Full Time ☐ Contractor	☐ Casual ☐ Part Time ☐ Full Time ☐ Contractor
Date Started / Finished	/	/
Occupation		
Income Amount (Gross / Net)		
Pay frequency	☐ WK ☐ F/N ☐ M ☐ P/A	☐ WK ☐ F/N ☐ M ☐ P/A
EMPLOYER		
Street Address		
Suburb		
State / Postcode		
Contact Name		
Contact Phone number (to verify income)		

Do you receive any other income (Bonus, Commission, Centrelink, Family Assistance)?

Previously employment details are on the Tax Income statements provided.

Matthew does receive a small amount of weekly overtime which can range from $50 and currently our Son and daughter provide deposits on a fortnightly and weekly basis for board and lodging, which on average is around $400 per fortnight

ASSETS

Type	**Description**	**Estimated Value**	**Owner** App1	App2	Both
Principal Home	4 bedroom 3.5 bathroom details mentioned above	700 to 750	☐	☐	✔
Investment Property			☐	☐	☐
	Rental Income $				
Investment Property			☐	☐	☐
	Rental Income $				
Motor Vehicle	Subaru XV 2018	$25K	✔	☐	☐
Motor Vehicle	Mazda 3 SP25 3 2015	$8k	☐	✔	☐
Savings Account	Raiz account	1200.00	☐	✔	☐
Savings Account	Bankwest Redraw funds	2000	☐	☐	✔
Savings Account			☐	☐	☐
Savings Account			☐	☐	☐
Savings Account			☐	☐	☐
Home Contents		25000	☐	☐	✔
Superannuation		230000	☐	✔	☐
Superannuation		270000	✔	☐	☐
Other			☐	☐	☐
Other			☐	☐	☐

LIABILITIES

Type	Loan Provider	Loan Balance	Loan Limit	Repayments	Loan Term	Loan Start/End date	Fixed/IO expiry	Owner Ap1	Ap2	Both
Home Loan	Bankwest	490000	504000	3098	30	1/11/2024	1/11/2054	☐	☐	✔
Home Loan	Cre8 Finance	322000	331000	1891	30	15/9/2025	15/9/2054	☐	☐	✔
Home Loan								☐	☐	☐
Personal Loan	Handy Finance	22000	25000	84 week	7	23/4/2026		✔	☐	☐
Personal Loan								☐	☐	☐
Car Loan								☐	☐	☐
Car Loan								☐	☐	☐
Credit Card	anz	9500	10000	N/A	N/A	N/A	N/A	✔	☐	☐
Credit Card	Lattitude	9500	10000	N/A	N/A	N/A	N/A	☐	✔	☐
Credit Card				N/A	N/A	N/A	N/A	☐	☐	☐
Credit Card				N/A	N/A	N/A	N/A	☐	☐	☐
Credit Card				N/A	N/A	N/A	N/A	☐	☐	☐
After Pay/ Zip Pay	zip money	8125	8500	30 week	60 months			☐	☐	☐
Other								☐	☐	☐

Notes:

The Zip money is funding a double glazed window being replaced, so not money we can use but goes to the company providing the service, but would be good to have it paid out.

Handy Finance is for a car and fireplace we funded, so currently the subaru is held as security.

LIVING EXPENSES (if $0.00 against any Type please enter explanation as to why)

Expense Type	Expense Amount	Frequency (WK F/N M P/A)	Total Calc Monthly	Description / Explanation
Utilities	350	Per Month		
Rates	200	Per Month	200	
Body Corporate		Per Month		
Ongoing Rent		Per Month		
Transport	300	Per Month	300	Fuel - Jo
Car expenses	550	Per Month	550	Car insurance, servicing for 2 cars
Food / Groceries	1100	Per Month	1100	
Communication & Media	120	Per Month	120	Internet, streaming services
Medical & Health	120	Per Month	120	medications and vitamins
Education & Childcare		Per Month		
Child Support/ Maintenance		Per Month		
Insurance - General	55	Per Month	55	Funeral insurance
Insurance - Health	133	Per Month	133	HCF family extra cover
Insurance - Risk	233	Per Month	233	House and contents insurance
Entertainment & Recreation	150	Per Month	150	movies/eating out
Clothing & Personal Care	120	Per Month	120	
Gift/Donations		Per Month		
Other	500	Per Month	500	Xmas/Holiday savings
Other		Per Month		
Other		Per Month		
TOTAL			3581	